



AIM+[®]

Release Notes

November 13, 2015

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AIM+ 5.7 Release Notes

AIM+ 5.7 includes additional functionality, enhancements, and defect corrections. This document provides users with a brief explanation of what was fixed and an introduction to new features and functionality implemented with this release.

Deployment Date: November 13, 2015

Note: No product releases were deployed after AIM+ 5.4.4, or before this current version, AIM+ 5.7.

New in This Release

An overview of new features and modifications to AIM+ 5.7 include:

- Two options have been added to the **Generate Closing Documents** pop-up in *Closing*. Use these options to display the Agent/Underwriter split and Simultaneous Issuance Language on printed ALTA Statements. Refer to [ALTA Statement Print Options](#) for more information.
- The **Endorsements** screen in *Closing* now auto-populates endorsements for Closing Disclosure templates. Refer to [Endorsements Auto-Populate on Closing Disclosure](#) for more information.
- Add additional sublines to the **Deposit Additional** fee line on the Closing Disclosure. Refer to [Additional Deposit Lines](#) for more information.
- The **Policy Premium Report** now displays premiums for both Closing Disclosure premiums and actual premiums. Refer to [Policy Premium Report](#) for more information.
- A new prefix, **Title**, has been added to **Settlement Fee** in *Closing*. This prefix displays on the printed Closing Disclosure. Refer to [Title Settlement Fee for Closing Disclosure](#) for more information.
- A new text box, **Loan Number**, has been added to the File Search screen. Enter exact, case sensitive matches to use this text box. Refer to [Loan Number](#) for information.
- **Ernst Publishing** now calculates all **Transfer/Tax Stamps** for AIM+ HUDs, Closing Statements and Closing Disclosures. Refer to [Ernst Transfer Tax Stamps](#) for more information.
- Promulgated lines on **page 2** and **3** of the Closing Disclosure are now viewable in the Lender Connect **Compare and Update** screen. Refer to [Promulgated Lines in Lender Connect](#) for more information.
- Branch-level security has been implemented for users of Lender Connect in AIM+. Refer to [AIM+ Branch-Level Security for Lender Connect](#) for more information.
- A new queue, **History**, has been added to *Lender Connect* for Stewart Direct Operations to view file history. Refer to [View File History](#) for more information.
- For orders that use the new **Closing Disclosure**, income values such as **Title Insurance Premium** and **Settlement Fees** are now available for reporting in the AIM+ Management Console. Refer to [AIM+ Management Console](#) for more information.
- A new module, **eRecording**, has been added to AIM+, integrated with **CSC Global**. This feature is permission-based. Refer to [eRecording](#) for more information.

Closing

ALTA Statement Print Options

Some states require the **Agent/Underwriter Split** and **Simultaneous Issue language** on printed ALTA Statements.

In *Closing*, from the **Generate Closing Documents** dialogue box, two check boxes have been added when selecting to print ALTA Statements.

Show Agent/Underwriter on Printed ALTA Statement

To display the Agent/Underwriter split on a printed ALTA statement, select the new check box, **Include Breakdown for Agent/Underwriter Split on Settlement Statements**.

| Document Name | Suppression |
|--|----------------|
| Closing Disclosure | No suppression |
| Seller's Closing Disclosure | No suppression |
| ALTA Borrower/Buyer's Settlement Statement | No suppression |
| ALTA Seller's Settlement Statement | No suppression |
| ALTA Combined Settlement Statement | No suppression |
| 1099-S Worksheet | No suppression |
| Policy Premium Report | No suppression |
| Disbursement Worksheet | No suppression |

With the check box selected, the Title Agent, Underwriter and amount split per party display on the printed ALTA statement.

| Title Insurance – Agent/Underwriter Breakdown (if applicable) | |
|---|-------------------------------------|
| Title Agent: | Stewart Title of Tennessee Division |
| Underwriter: | Stewart Title Guaranty Company |
| Of this total amount: \$222.00 (or 20%) will be paid to the Underwriter; the Title Agent will retain \$888.00 (or 80%). | |

Create an Addendum for the Simultaneous Issue Language on the Printed Statement

To display the Simultaneous Issuance language on a separate page of the ALTA statement, select the new check box, **Create Addendum with Simultaneous Issue Language**.

Generate Closing Documents

Before publishing, verify that your Calculating Cash to Close values are correct by [clicking here](#).

Heading: Normal (No Heading)

Produce Final Closing Disclosure Show Signature on Closing Disclosure

Show 1099 Language, Certification, and Signatures on a Separate Page on Settlement Statements

Show Buyer and Seller Signature Labels on Settlement Statements

Include Breakdown for Agent/Underwriter Split on Settlement Statements

Create Addendum with Simultaneous Issue Language

| Document Name | Suppression |
|--|----------------|
| Closing Disclosure | No suppression |
| Seller's Closing Disclosure | No suppression |
| ALTA Borrower/Buyer's Settlement Statement | No suppression |
| ALTA Seller's Settlement Statement | No suppression |
| ALTA Combined Settlement Statement | No suppression |
| 1099-S Worksheet | No suppression |
| Policy Premium Report | No suppression |
| Disbursement Worksheet | No suppression |

Preview Print Send E-mail Send Electronically Save to File Close

When both checkboxes are selected, the language and Agent/Underwriter split show on a separate addendum page of the ALTA statement.

| Title Insurance- Simultaneous Rate Premiums | |
|---|--------------------------------|
| The Owner's and Lender's title insurance premiums set out above represent the actual rates filed with the Tennessee Department of Insurance. The Owner's and Lender's title insurance premiums shown on the Closing Disclosure were calculated and disclosed in the manner required by Federal regulation as required by the Consumer Financial Protection Bureau (CFPB). Despite the difference in the breakdown of premiums disclosed, the total combined premiums as required to be disclosed by the CFPB equals the total combined premiums calculated above using the current rules and rates of this State. | |
| Title Insurance- Agent/Underwriter Breakdown (if applicable) | |
| Title Agent: | Stewart Title of Tennessee |
| Underwriter: | Stewart Title Guaranty Company |
| Of this total amount: \$410.00 (or 20%) will be paid to the Underwriter; the Title Agent will retain \$1,640.00 (or 80%). | |



For more information on printing ALTA Settlement Statements, refer to AIM+ Online Help and search for the section labeled, *Print Options*.

Endorsements Auto-Populate on Closing Disclosure

When the **Endorsements** screen is opened on Title Insurance lines of the **Closing Disclosure**, default endorsements that are set up in Policy Setup now auto-populate and auto-calculate into the Endorsement screen. This feature works similarly to that of using HUDs and Closing Statements.

Additional Deposit Lines

The **Deposit Additional fee (lines 291/591)** of the Closing Disclosure now gives you the option to add additional deposit lines. Sublines can be added to lines 291/591 of the Closing Disclosure in Section L. Paid Already by or on Behalf of Borrower at Closing, and N. Due from Seller at Closing. The sublines display under the Financial section of ALTA Statements.

In *Closing*, from the Deposit Additional fee pop-up, the **Carry-Over Line 291-1** check box is now not selected.



Note

Selecting the **Carry-Over** checkbox disables fields on the Deposit Additional fee pop-up. Uncheck the box to manually enter in the fields. The **Retained By** field is disabled.

Deposit - Line 291

Closing (504202015) : Summaries of Transactions > L/N. Paid By or on Behalf of Borrower

Deposit Additional

1 of 1

Jump

Line Number: 291-1

Fee: Deposit Additional

Line Amount: \$50.00

Carry-Over Line 591-1 Amount

Retained By: [disabled]

Remitter Code: [empty]

Remitter Name: Agent

POC Amount: \$50.00

POC By: Buyer/Borrower

Closing Disclosure Description: Deposit Additional

Closing Statement Description: Deposit Additional

Save & Exit Cancel



For more information on additional deposit lines, refer to AIM+ Online Help and search for the section labeled, *Deposit Additional Fee*.

Policy Premium Report

The **Policy Premium Report** in AIM+ now displays both the **Disclosure Premium**, as well as the actual premium. A new **Disclosure Premium** column has been added to the Policy Premium Report to display the Closing Disclosure premium, as well as the actual premium.



Note

The **Disclosure Premium** column shows the amount if **Rate Based On is Simultaneous Lender's** on the Title Insurance screen. For any other Rate Based On amounts, the Disclosure Premium displays as \$0.00.

| File 16695-0002 | | 11/5/2015 10:24 AM | | | | | |
|---|-----------------|---------------------------|----------------------|-----------|---------------|-------|------------------|
| Policy Premium | | | | | | | |
| 1900 Westheimer Boulevard, Suite 1200, Houston, TX 77056 | | | | | | | |
| Underwriter: Stewart Title Guaranty Company Agent: Policy Coverage Type: Basic Policy | | | | | | | |
| Liability | Add'l Liability | Disclosure Premium | Premium | Risk Rate | UW Remittance | UW% | Alternative Disc |
| \$10,000,000.00 | \$0.00 | \$5,740.00 | \$42,901.00 | \$0.00 | \$1,148.00 | 20.00 | NO |
| <i>Prior Policy Discount Information:</i> | | | | | | | |
| Reissue Liability | Years | | Policy Coverage Type | Premium | Discount | | |
| \$0.00 | 0 | | | \$0.00 | \$0.00 | | |
| M-9302 | | 06 STC Loan Policy w/Ends | | | | | |
| Underwriter: Stewart Title Guaranty Company Agent: Policy Coverage Type: Basic Policy | | | | | | | |
| Liability | Add'l Liability | Disclosure Premium | Premium | Risk Rate | UW Remittance | UW% | Alternative Disc |
| \$8,500,000.00 | \$0.00 | \$37,261.00 | \$100.00 | \$0.00 | \$7,452.20 | 20.00 | NO |
| <i>Prior Policy Discount Information:</i> | | | | | | | |
| Reissue Liability | Years | | Policy Coverage Type | Premium | Discount | | |
| \$0.00 | 0 | | | \$0.00 | \$0.00 | | |



For more information on the Policy Premium Report, refer to AIM+ Online Help and search for the section labeled, *Generate Policy Premium Report*.

Title Settlement Fee for Closing Disclosure

The word **Title** has been added to the Fee Description name, *Settlement Fee*, lines 11012 and 11013. These lines can be found in sections **B. Did Not Shop For – Title Charges** (line 11012), and **C. Did Shop For – Title Charges** (line 11013).

Settlement Fee - Line 11012

Closing (Temp Change 3) > Loan Costs > B. Services Borrower Did Not Shop For

Title Settlement Fee

1 of 2

Line Number: 11012.1

Fee: Title Settlement Fee

Fee Based On: \$10,000.00

Line Amount: \$500.00

Buyer Amount: \$250.00

Seller Amount: \$250.00

Payee Code: STC

Payee Name: Stewart Title Company

POC Amount: \$0.00

POC By:

Closing Disclosure Description: Title

Additional Closing Disclosure Description: Settlement Fee

Closing Statement Description: Settlement Fee to Stewart Title Company

Save & Exit Cancel



Note

The prefix **Title** displays on fee detail screens, as well as the printed Closing Disclosure.

File Search

Loan Number

A new text box, **Loan Number**, has been added to the Advanced Search section of the *File Search* screen. Enter the Loan Number as additional criteria when conducting a file search.



Note

Characters of the loan number are case sensitive and must be entered exactly to render a match. A wild card search cannot be used in conjunction with entering the Loan Number.

The screenshot shows the 'File Search' application window. The 'Advanced Search' section is highlighted with a red box, and a new 'Loan Number' text box is visible within this section. The interface includes several search categories: 'File' (with fields for File Number, Associated File Number, Branch, Role, Last/Business Name, First Name, and an 'Include Contacts' checkbox), 'Property Address' (with fields for Street Number, Direction, Street Name, Street Type, Direction, City, and Postal Code), 'Legal Description' (with fields for Legal Description Type, Subdivision Name, Lot, Block, PIN, and Tax Parcel), and 'Advanced Search' (with fields for Underwriter, Policy Number, Project Description, Master Project Description, Site/Store Number, File Status, Date Type, From Date, and Through Date). The 'Loan Number' field is a simple text input box located in the 'Advanced Search' section.



For more information on File Search, refer to AIM+ Online Help and search for the section labeled, *Generate Searching for Files*.

Integrations

Ernst Transfer/Tax Stamps

In addition to calculating Recording Fees, **Ernst Publishing** also calculates **Transfer/Tax Stamps** for AIM+ users. This integration affects all HUDs, Closing Statements and Closing Disclosures. The transfer/tax stamp rates returned on the Transfer/Tax Stamps screen are dependent on the property address on the file.

A yellow message bar displays for users in states/districts where additional questions are required to calculate correct rates. In this case, simply click the **Calculate** button to answer additional questions regarding the specific region and rates.

No message displays for property addresses in states/districts where no additional questions are required to calculate the transfer taxes and tax stamps. Simply use the **Tax Stamps** screen as previously designed to calculate rates. The Ernst Publishing website has been integrated with this AIM+ screen in a way that a seamless import of rates can be made automatically.

Steps

1. In *Closing*, select the template from the Settlement Statement drop-down.
2. Select a Section containing transfer/tax stamp fees, such as in the Closing Disclosure template, *Section E. Taxes and Other Government Fees*.
3. From the drop-down, select a tax stamp fee. The Tax Stamp screen displays.
4. If the state/district requires additional information, a yellow message displays at the top of the screen. Click the **Calculate** button to display questions to answer to calculate the rates. If no additional information is required, the fees display automatically.

5. If the property address has multiple sub-jurisdictions, select the **Location** from the drop-down. Select the location/district/jurisdiction.
6. If prompted by Ernst Publishing, answer any required questions.
7. Click **Save & Exit** to finish. The calculated tax displays on the tax details screen.
8. (*optional*) You can manually type the amounts after answering the required questions. Any manual entry automatically overrides the amounts populated by Ernst. Any additional tax, if applicable, is rolled into the total tax amount.



For more information on calculated transfer/tax stamp fees with the new Ernst Integration, refer to AIM+ Online Help and search for the section labeled, *Recording Fees and Transfer Charges*.

Promulgated Lines in Lender Connect

When using the **Compare and Update** screen in *Lender Connect* to compare and import Lender values, promulgated lines on page 2 and 3 of the Closing Disclosure are also viewable and can be imported.



For more information on promulgated lines in Lender Connect, refer to AIM+ Online Help and search for the section labeled, *Closing Instruction Fee Comparison and Update*.

View File History

A new queue, **History**, has been added to the **Lender Connect** screen for *Stewart Direct Operations*. Use this queue to view a file's event history, for both inbound and outbound events.

| Time | Title | Code | IsInbound |
|---------------------|---------------------------------|------|-----------|
| 11/03/2015 16:12 PM | Closing Statement Delivered | 406 | false |
| 11/03/2015 16:07 PM | Closing Instructions | 431 | true |
| 11/03/2015 16:07 PM | Closing Instructions | 431 | true |
| 11/03/2015 16:06 PM | ERROR: Schema Validation (1001) | 1001 | true |
| 11/02/2015 09:20 AM | NewOrder | 100 | true |

1 - 5 of 9 items

AIM+ Branch-Level Security for Lender Connect

Branch-level security access has been implemented in Lender Connect for both Independent Agency and Stewart Direct Operations users. With branch-level access, users cannot see orders for branches they do not have access to in Lender Connect.

This level of security does not impact Lender Connect users with Admin privileges, including the TEFS team.



For more information on using Lender Connect, refer to AIM+ Online Help and search for the section labeled, *Introduction to Closing Insight™ Integrations*.

AIM+ Management Console

For orders that use the new **Closing Disclosure** form, income values such as **Title Insurance Premium** and **Settlement Fees** are now available for reporting in the *AIM+ Management Console*.

eRecording

A new module, **eRecording**, has been added to AIM+. AIM+ users with **CSC Global** accounts are now able to launch the CSC eRecording site from within AIM+ and send select file data used for the CSC eRecording process.



Note

Some states and counties are not yet supported by eRecording service. This feature is permission-based. An error message displays, as a notification, in the case that access is not granted.

Prerequisite

As a prerequisite, your company must have a CSC Global account to use their eRecording tool and be set up in AIM+.

Getting Started

In order to use this feature, your company must have a current CSC submitter account and the appropriate permissions must be granted to AIM+ users.

- If you have a CSC submitter account, and would like to take advantage of the eRecording integration, please contact Stewart's Customer Care Center at (877) 800-3132 to request the appropriate permissions be granted in AIM+. Once granted, you will see the **eRecording** module icon display.
- If you need to additional eRecording training, you can contact CSC Global at csc-help@cscinfo.com or (866) 652-0111, Option 2 for more information.
- If you interested in obtaining a CSC submitter account, or just need more information about eRecording, you can contact CSC Global at (866) 652-0111, Option 1 or visit their website at www.erecording@cscinfo.com. With a CSC submitter account in place, please contact Stewart's Customer Care Center at (855)800-3132 or customercare@stewart.com to request the appropriate permissions be granted in AIM+ to complete the eRecording setup.



For more information on using eRecording, refer to AIM+ Online Help and search for the section labeled, *Introduction to eRecording*.

Defects

The following defects were addressed in **AIM+ 5.7**:

Closing

- Mortgage Insurance for **Section G** displays when the number of months is "0".
- **Total Interest Percentage (TIP)** on Loan Calculations & Other Disclosures are 3 decimals.
- On the *Projected Payments* tab of the **Closing Disclosure**, under Estimated Taxes, Insurance & Assessments, if only one Homeowner's Insurance fee is selected "Yes", the Closing Disclosure no longer prints "No".
- The **Unit/Unit Type** sent to F1 has now been corrected for Property Address.
- When manually using the **Split by Amount** option for the Underwriter/Agent split, then deleting the Owner Title Insurance line, the **Closing Disclosure** now opens properly.
- In the **Loan Estimate** column of the **Closing Disclosure**, values are now calculating properly for all *Purpose* options when the checkbox for Use Refinance Closing Disclosure is selected on the Loan Terms/Loan Information tab.
- **Contact Information** on Page 5 of the Closing Disclosure is now displaying correctly.
- The **Loan Amount** and **Sales Price** now appear as a whole number on **Page 1** of the **Closing Disclosure**.
- The **1099 language**, "*Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.*" has been removed from the **ALTA Statements**.

Management Reports

- When using the **Closing Disclosure**, **Title Premium data** flows to the reporting database.

Policies

- **Stewart Access** policy data flows correctly from Closing to Policies using the **Retrieve** option.

1099S

- **1099S Transmittal** now picks up records when creating an **IRS** file.

Integrations

- AIM+ includes the Sales Price and Loan Amount with the **Virginia** state recording fee for accurate recording fees from **Ernst**.

AIM+ Management Console

- The **Reconciliation Date** on transactions exports to the reporting database. Use any of the four reconciliation methods to export transaction data to the **AIM+ Management Console**.

Additional Information

Accessing AIM+

You can access AIM+ one of two ways depending on your setup:

- *If you access AIM+ through the Citrix environment, AIM+ is automatically updated to the latest version when you log in. If you are new to Stewart Workplace or Title Workplace, contact Customer Care at 1.877.800.3132 for assistance.*
- *If you are using AIM+ in a Citrix environment, maximize the Citrix screen and the AIM+ screen for best viewing results.*

Training

Through the AIM+ Help Contents, you can access an online library of interactive tutorials and quick reference cards by clicking the **Additional Learning Resources** link or navigate to the [AIM+ Training Center](#) page.

Technical Support

For technical support, contact Stewart Customer Care Center at 1.877.800.3132 or customercare@stewart.com.